

Information to identify the case:

Debtor 1	<u>Jonathan E. Saban</u>	Social Security number or ITIN	xxx-xx-2836
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Melissa M. Saban</u>	Social Security number or ITIN	xxx-xx-3757
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23281-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan E. Saban

Melissa M. Saban

12/21/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jonathan E. Saban
 Melissa M. Saban
 Debtors

Case No. 17-23281-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

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 14676379
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+Jonathan E. Saban, Melissa M. Saban, 2806 Franklynn Drive, Allison Park, PA 15101-4113
 +Jeffrey Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 Brad Amos M.D. Ph.D, P.C., P.O. Box 645238, Pittsburgh, PA 15264-5238
 +Capital One/Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
 +CareCentrix, P.O. Box 660, East Granby, CT 06026-0660
 +Chase Auto, P.O. Box 901003, Ft Worth, TX 76101-2003
 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
 Dermopath Diagnostics, P.O. Box 629033, El Dorado Hills, CA 95762-9033
 Glenshaw Presbyterian Church, 300 Glenn Avenue, Duquesne, PA 15110
 +Shaler Area Emerg Med Services, 339 Wetzels Road, Glenshaw, PA 15116-2238
 +Tidelands Health, P.O. Box 421718, Georgetown, SC 29442-4203
 +UPMC Health Services, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2017 01:49:25 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

14676378 +EDI: GMACFS.COM Dec 22 2017 01:43:00 Ally Financial, 200 Renaissance Center,
 Detroit, MI 48243-1300
 14676381 EDI: CAPITALONE.COM Dec 22 2017 01:43:00 Capital One, 15000 Capital One Drive,
 Richmond, VA 23238
 14676380 +EDI: CAPITALONE.COM Dec 22 2017 01:43:00 Capital One, P.O. Box 30253,
 Salt Lake City, UT 84130-0253
 14676386 +EDI: CITICORP.COM Dec 22 2017 01:43:00 Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
 14676389 +EDI: WFNNB.COM Dec 22 2017 01:43:00 Comenity Bank/Victorias Secret, P.O. Box 182789,
 Columbus, OH 43218-2789
 14676390 +E-mail/Text: kcarter@creditmanagementcompany.com Dec 22 2017 01:49:56
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14676392 +EDI: DISCOVER.COM Dec 22 2017 01:43:00 Discover Fin Svcs LLC, P.O. Box 15316,
 Wilmington, DE 19850-5316
 14676393 E-mail/Text: kburkley@bernsteinlaw.com Dec 22 2017 01:50:05 Duquesne Light Company,
 Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0001
 14676395 +EDI: CBSKOHLS.COM Dec 22 2017 01:43:00 Kohls/Capital One, N56 W. 17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-5660
 14676396 EDI: PRA.COM Dec 22 2017 01:43:00 Portfolio Recovery Associates, 120 Corporate Blvd,
 Suite 1, Norfolk, VA 23502
 14676664 +EDI: PRA.COM Dec 22 2017 01:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14676398 +EDI: RMSC.COM Dec 22 2017 01:43:00 Synch/Amer Eagle DC, P.O. Box 965005,
 Orlando, FL 32896-5005
 14676399 +EDI: RMSC.COM Dec 22 2017 01:43:00 Synch/Sams Club DC, P.O. Box 965005,
 Orlando, FL 32896-5005
 14676400 +EDI: RMSC.COM Dec 22 2017 01:43:00 Synch/TJX Cos DC, P.O. Box 965005,
 Orlando, FL 32896-5005

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr JPMORGAN CHASE BANK, N.A.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: 318

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Total Noticed: 31

Date Rcvd: Dec 21, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
Brian J. Bleasdale on behalf of Joint Debtor Melissa M. Saban bleasdb@yahoo.com
Brian J. Bleasdale on behalf of Debtor Jonathan E. Saban bleasdb@yahoo.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com
Jeffrey J. Sikirica on behalf of Trustee Jeffrey J. Sikirica trusteesikirica@consolidated.net,
PA59@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8